

**THE
FAMILY
SELF-SUFFICIENCY
PROGRAM
ACTION PLAN**

Revised 12/1/11

**GEORGIA DEPARTMENT OF COMMUNITY AFFAIRS
RENTAL ASSISTANCE DIVISION
60 EXECUTIVE PARK SOUTH
ATLANTA, GEORGIA 30329**

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FAMILY SELF-SUFFICIENCY PROGRAM

The U.S. Department of Housing and Urban Development (HUD) requires Public Housing Authorities (PHAs) participating in the Housing Choice Voucher Programs to adopt and submit a Family Self-Sufficiency (FSS) Action Plan detailing the components of the PHA's FSS Program. Georgia's Department of Community Affairs (DCA) has implemented an FSS Program in at least one county in each of its five rental assistance Regions.

A. Goals and Objectives

The DCA FSS Program is designed to reduce the dependency of Housing Choice Voucher families on public assistance. The FSS Program coordinates and collaborates with private and public resources to provide families with opportunities for education, job training, counseling, and other supportive services necessary to achieve self-sufficiency. The overriding goal of the program is to enable participating heads of households and other family members to become independent-or less dependent-on federal, state or local public assistance within five to seven years. The program requires heads of household to find and maintain suitable employment. In addition to providing affordable housing to FSS participants in the form of Housing Choice Vouchers, DCA coordinates and collaborates with related services agencies to achieve the following objectives:

- ❑ Increase employment opportunities for FSS Participants through education, job training and job placement assistance;
- ❑ Expand FSS participants' involvement in counseling and support group programs that assist them in over-coming alcohol and drug dependencies, low self-esteem, or emotional problems, as needed;
- ❑ Increase FSS families' participation in workshops and presentations on topics of daily living, including child rearing, money management, and home ownership; and
- ❑ Link FSS families to the supportive services needed to work toward self-sufficiency, including childcare and transportation.

B. Certifications

Due to DCA's nearly statewide jurisdiction, and the regional and local jurisdiction of many of the social services agencies, it is impossible to list all of the agencies that may participate in DCA's FSS program. However, the FSS program is an ongoing partnership between DCA and existing public and/or private social service agencies, including, but not limited to, the Georgia Division of Family and Children Services, (DFCS), Workforce Investment ACT, (WIA) Workforce Investment Boards, Family Connections, and the Department of Adult and Technical Education.

In order to avoid duplication of services, DCA certifies that the services and activities provided through the FSS Program will be coordinated with the Workforce Investment Act (WIA); Georgia's Temporary Assistance for Needy Families (TANF); CDBG programs; and other relevant employment, child care, transportation, training and education programs serving the applicable region.

The DCA FSS Program operates in compliance with Title VI of the Civil Rights Act of 1964 (42 USC 2000d); the Fair Housing Act (41 USC 3601-3619); Section 504 of the Rehabilitation Act of 1973 (29 USC 794); the Americans With Disabilities Act of 1990; the Age Discrimination Act of 1975 (42 USC 6101-6107); Executive Order 11063 on Equal Opportunity in Housing, 27 FR 1253 (1962), as amended, 46 FR 1253 (1980); Section 3 of the Housing and Urban Development Act of 1968 (12USC 1701 u), and the regulations implementing the authorities.

C. Background

DCA administers the Housing Choice Voucher Housing Assistance Payments Program in 149 of Georgia's 159 counties. The ten counties not under the DCA's jurisdiction administer their own Housing Choice Voucher programs. A detailed organization description of DCA and its operations is contained in the DCA's Administrative Plan. Following is a summary of DCA's approach to the implementation of the FSS Program.

To best serve the needs of the population within its jurisdiction, DCA maintains a Regional Office in Athens, Carrollton, Eastman and Waycross. An FSS program has been implemented in at least one county in each DCA Region. DCA has hired FSS Coordinators to manage the FSS caseloads in their respective regions. These Coordinators report to the Field Operations Manager (FOM) who ensures compliance with the policies and procedures outlined in this Action Plan.

D. Program Coordinating Committees

DCA has selected in all counties to use the Family Connection Committees.

E. Program Size

Currently, the minimum program size for each FSS site is 85 families. DCA FSS Offices shall be as follows:

➤ FSS Office	FSS Counties
Athens	Clarke, Newton, Rockdale
Carrollton	Douglas and Carroll
Eastman	Dougherty, Houston, Lee, and Peach
Waycross	Coffee, Lowndes, Pierce, and Ware

Presently, DCA administers FSS in at least one county per region. In selecting FSS sites, DCA considers the demographic profile of Housing Choice Voucher families in the region and its counties, the availability of existing support services that may be utilized by FSS participants, and the specific needs of potential FSS participants. DCA may consider application's for FSS from participants in adjoining counties. The FSS Coordinator and FOM shall review the request for participation in a non adjoining county. A FSS program may not be offered in a county that offers few supportive services or for which existing Housing Choice Voucher families have shown minimal interest.

➤ ***Family Demographics***

All Housing Choice Voucher families in good standing are eligible to participate in the FSS Program. However, given the services as part of the program, DCA anticipates some families will be more likely than others to participate. A female with at least one dependent and seeking gainful employment heads the typical DCA FSS family.

➤ ***Families Most Likely to Participate***

The FSS Program is designed to assist families in becoming independent of public assistance by coordinating supportive services such as childcare, job training and job placement. In addition, DCA encourages enrollment by persons who are under-employed or employed in low skill, low-wage jobs by collaborating with services agencies to provide education and job training services.

All Counties

Family size		
	# families	total
1	3885	3885
2	2973	5946
3	3679	11037
4	3029	12116
5	1518	7590
6	650	3900
7	237	1659
8	82	656
9	29	261
10	13	130
11	4	44
12	0	0
Total	16099	47224
Average	2.93	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	5752	35.7%
36-61	7826	48.6%
62 & over	2521	15.6%

Gender of HoH		
	# of families	%
Female	15014	93.3%
Male	1085	6.7%

Race of HoH		
	# of families	%
#1 (White)	2259	14.0%
#2 (Black/African-American)	13784	85.6%
#3 (American Indian/Alaska Native)	24	0.1%
#4 (Asian)	22	0.1%
#5 (Native Hawaiian/Other Pacific Islander)	10	0.0%

Annual Family Income		
	# families	%
< 2000	2078	12.9%
2000-3999	1083	6.7%
4000-5999	774	4.8%
6000-7999	901	5.6%
8000-9999	3708	23.0%
10000-11999	1681	10.4%
12000-13999	1201	7.4%
14000-15999	973	6.0%
>16000	3700	22.9%

Income Sources		
	# families	%
TANF	613	3.8%
SS	4535	28.2%
SSI	4675	29.0%
Other Welfare Assist	12847	79.8%
Pension Benefits	2	0.0%
Wages	14305	88.8%
Other	10101	62.7%
Private Benefits	574	3.5%
Asset Income	358	2.2%

Table 1

Carroll County

Family size		
	# families	total
1	79	79
2	61	122
3	84	252
4	82	328
5	32	160
6	25	150
7	10	70
8	5	40
9	0	0
10	0	0
11	0	0
12	0	0
Total	348	1201
Average	3.17	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	123	32.5%
36-61	212	56.1%
62 & over	43	11.4%

Gender of HoH		
	# of families	%
Female	360	95.2%
Male	18	4.7%

Race of HoH		
	# of families	%
#1 (White)	37	9.8%
#2 (Black/African-American)	340	89.9%
#3 (American Indian/Alaska Native)	1	0.3%
#4 (Asian)	0	0%
#5 (Native Hawaiian/Other Pacific Islander)	0	0%

Annual Family Income		
	# families	%
< 2000	51	13.5%
2000-3999	23	6.1%
4000-5999	12	3.1%
6000-7999	29	7.7%
8000-9999	63	16.7%
10000-11999	38	10.1%
12000-13999	32	8.2%
14000-15999	23	6.1%
>16000	107	28.3%

Income Sources		
	# families	%
TANF	17	4.5%
SS	102	27.0%
SSI	114	30.2%
Other Welfare Assist	298	78.8%
Pension Benefits	0	0.0%
Wages	307	81.2%
Other	211	55.8%
Private Benefits	7	1.9%
Asset Income	7	1.9%

Table 2
Clarke County

Family size		
	# families	total
1	107	107
2	92	184
3	99	297
4	78	312
5	37	185
6	17	102
7	5	35
8	1	8
9	0	0
10	1	10
11	0	0
12	0	0
Total	437	1240
Average	2.83	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	150	34.3%
36-61	236	54.0%
62 & over	51	11.7%

Gender of HoH		
	# of families	%
Female	387	88.6%
Male	50	11.4%

Race of HoH		
	# of families	%
#1 (White)	34	7.8%
#2 (Black/African-American)	401	91.8%
#3 (American Indian/Alaska Native)	2	0.5%
#4 (Asian)	0	0.0%
#5 (Native Hawaiian/Other Pacific Islander)	0	0.0%

Annual Family Income		
	# families	%
< 2000	53	12.1%
2000-3999	26	5.9%
4000-5999	17	3.9%
6000-7999	20	4.6%
8000-9999	106	24.3%
10000-11999	36	8.2%
12000-13999	41	9.4%
14000-15999	22	5.0%
>16000	116	26.5%

Income Sources		
	# families	%
TANF	21	4.8%
SS	111	25.4%
SSI	157	35.8%
Other Welfare Assist	329	75.3%
Pension Benefits	0	0.0%
Wages	382	87.4%
Other	266	60.9%
Private Benefits	18	4.1%
Asset Income	4	0.9%

Table 3 Coffee County

Family size		
	# families	total
1	23	23
2	37	74
3	32	96
4	38	152
5	23	115
6	9	54
7	1	7
8	1	8
9	1	9
10	0	0
11	0	0
12	0	0
Total	165	538
Average	3.26	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	80	48.5%
36-61	71	43.0%
62 & over	14	8.5%

Gender of HoH		
	# of families	%
Female	161	97.6%
Male	4	2.4%

Race of HoH		
	# of families	%
#1 (White)	14	10.3%
#2 (Black/African-American)	148	89.7%
#3 (American Indian/Alaska Native)	0	0.0%
#4 (Asian)	0	0.5%
#5 (Native Hawaiian/Other Pacific Islander)	0	0.0%

Annual Family Income		
	# families	%
< 2000	26	15.8%
2000-3999	16	9.7%
4000-5999	8	4.8%
6000-7999	12	7.3%
8000-9999	31	18.8%
10000-11999	12	7.3%
12000-13999	13	7.9%
14000-15999	14	8.5%
>16000	33	20.0%

Income Sources		
	# families	%
TANF	5	3.0%
SS	43	26.1%
SSI	44	26.7%
Other Welfare Assist	149	90.3%
Pension Benefits	0	0.0%
Wages	152	92.1%
Other	111	67.3%
Private Benefits	1	0.6%
Asset Income	0	0%

Table 4
Dougherty County

Family size		
	# families	total
1	378	378
2	347	694
3	412	1236
4	313	1252
5	121	605
6	52	312
7	22	154
8	3	24
9	2	18
10	1	10
11	0	0
12	0	0
Total	1651	4683
Average	2.84	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	779	47.2%
36-61	636	38.5%
62 & over	236	14.3%

Gender of HoH		
	# of families	%
Female	1579	95.6%
Male	75	4.4%

Race of HoH		
	# of families	%
#1 (White)	34	2.1%
#2 (Black/African-American)	1616	97.9%
#3 (American Indian/Alaska Native)	1	0.1%
#4 (Asian)	1	0.1%
#5 (Native Hawaiian/Other Pacific Islander)	1	0.1%

Annual Family Income		
	# families	%
< 2000	201	12.2%
2000-3999	161	9.8%
4000-5999	107	6.5%
6000-7999	105	6.4%
8000-9999	348	21.1%
10000-11999	183	11.1%
12000-13999	122	7.4%
14000-15999	108	6.5%
>16000	316	19.1%

Income Sources		
	# families	%
TANF	67	4.1%
SS	364	22.0%
SSI	394	23.9%
Other Welfare Assist	1364	82.6%
Pension Benefits	0	0.0%
Wages	1502	91.0%
Other	975	59.1%
Private Benefits	42	2.5%
Asset Income	9	0.5%

Table 5
Douglas County

Family size		
	# families	total
1	85	85
2	85	170
3	118	354
4	140	560
5	90	450
6	29	174
7	15	105
8	11	88
9	3	27
10	2	20
11	1	11
12	0	0
Total	579	2044
Average	3.53	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	178	30.9%
36-61	351	60.9%
62 & over	50	8.7%

Gender of HoH		
	# of families	%
Female	555	96.4%
Male	24	4.2%

Race of HoH		
	# of families	%
#1 (White)	53	9.2%
#2 (Black/African-American)	526	91.3%
#3 (American Indian/Alaska Native)	1	0.2%
#4 (Asian)	0	0.0%
#5 (Native Hawaiian/Other Pacific Islander)	0	0.0%

Annual Family Income		
	# families	%
< 2000	74	12.8%
2000-3999	41	7.1%
4000-5999	21	3.6%
6000-7999	35	6.1%
8000-9999	101	17.5%
10000-11999	54	9.4%
12000-13999	41	7.1%
14000-15999	37	6.4%
>16000	175	30.4%

Income Sources		
	# families	%
TANF	32	5.6%
SS	133	23.1%
SSI	153	26.6%
Other Welfare Assist	333	57.8%
Pension Benefits	0	0%
Wages	515	89.4%
Other	441	76.6%
Private Benefits	12	2.1%
Asset Income	3	0.5%

Table 6
Houston County

Family size		
	# families	total
1	255	255
2	209	418
3	297	891
4	203	812
5	105	525
6	38	228
7	9	63
8	4	32
9	0	0
10	0	0
11	0	0
12	0	0
Total	1120	3224
Average	2.87	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	435	38.8%
36-61	507	45.3%
62 & over	178	15.9%

Gender of HoH		
	# of families	%
Female	1022	91.3%
Male	98	8.8%

Race of HoH		
	# of families	%
#1 (White)	161	14.4%
#2 (Black/African-American)	959	85.6%
#3 (American Indian/Alaska Native)	1	0.1%
#4 (Asian)	1	0.1%
#5 (Native Hawaiian/Other Pacific Islander)	0	0%

Annual Family Income		
	# families	%
< 2000	147	13.1%
2000-3999	60	5.4%
4000-5999	41	3.7%
6000-7999	64	5.7%
8000-9999	255	22.8%
10000-11999	122	10.9%
12000-13999	89	7.9%
14000-15999	73	6.5%
.16000	269	24.0%

Income Sources		
	# families	%
TANF	37	3.3%
SS	297	26.5%
SSI	337	30.1%
Other Welfare Assist	864	77.1%
Pension Benefits	0	0.0%
Wages	1017	90.8%
Other	665	59.4%
Private Benefits	63	5.6%
Asset Income	11	1.0%

Table 7 Lee County

Family size		
	# families	total
1	7	7
2	14	28
3	22	66
4	16	64
5	8	40
6	3	18
7	1	7
8	0	0
9	0	0
10	0	0
11	0	0
12	0	0
Total	71	230
Average	3.24	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	35	49.3%
36-61	28	39.4%
62 & over	8	11.3%

Gender of HoH		
	# of families	%
Female	68	95.8%
Male	3	4.2%

Race of HoH		
	# of families	%
#1 (White)	14	19.7%
#2 (Black/African-American)	57	80.3%
#3 (American Indian/Alaska Native)	0	0.0%
#4 (Asian)	0	0.0%
#5 (Native Hawaiian/Other Pacific Islander)	0	0.0%

Annual Family Income		
	# families	%
< 2000	5	7.7%
2000-3999	4	6.2%
4000-5999	2	3.1%
6000-7999	6	9.2%
8000-9999	11	16.9%
10000-11999	5	7.7%
12000-13999	7	10.8%
14000-15999	5	7.7%
>16000	20	30.8%

Income Sources		
	# families	%
TANF	0	0.0%
SS	14	19.7%
SSI	12	16.9%
Other Welfare Assist	49	69.0%
Pension Benefits	0	0.0%
Wages	64	90.1%
Other	55	77.5%
Private Benefits	0	0.0%
Asset Income	0	0.0%

Table 8
Lowndes County

Family size		
	# families	total
1	119	118
2	110	220
3	175	525
4	193	772
5	85	425
6	46	276
7	18	126
8	2	16
9	1	9
10	0	0
11	0	0
12	0	0
Total	749	2488
Average	3.32	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	324	43.3%
36-61	322	43.0%
62 & over	103	13.8%

Gender of HoH		
	# of families	%
Female	730	97.5%
Male	19	2.5%

Race of HoH		
	# of families	%
#1 (White)	69	9.2%
#2 (Black/African-American)	678	90.5%
#3 (American Indian/Alaska Native)	0	0.0%
#4 (Asian)	0	0.0%
#5 (Native Hawaiian/Other Pacific Islander)	2	0.3%

Annual Family Income		
	# families	%
< 2000	134	19.2%
2000-3999	52	7.4%
4000-5999	30	4.3%
6000-7999	43	6.2%
8000-9999	124	17.8%
10000-11999	63	9.0%
12000-13999	51	7.3%
14000-15999	45	6.4%
>16000	156	22.3%

Income Sources		
	# families	%
TANF	26	3.5%
SS	181	24.2%
SSI	188	25.1%
Other Welfare Assist	639	85.3%
Pension Benefits	0	0.0%
Wages	701	93.6%
Other	533	71.2%
Private Benefits	17	2.3%
Asset Income	45	6.0%

Table 9 Newton County

Family size		
	# families	total
1	92	92
2	99	198
3	111	333
4	109	436
5	68	340
6	32	192
7	12	84
8	7	56
9	2	18
10	2	20
11	0	0
12	0	0
Total	534	1769
Average	3.31	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	146	27.3%
36-61	305	57.1%
62 & over	83	15.5%

Gender of HoH		
	# of families	%
Female	507	94.9%
Male	27	5.1%

Race of HoH		
	# of families	%
#1 (White)	39	7.3%
#2 (Black/African-American)	494	92.5%
#3 (American Indian/Alaska Native)	1	0.2%
#4 (Asian)	0	0.0%
#5 (Native Hawaiian/Other Pacific Islander)	0	0.0%

Annual Family Income		
	# families	%
< 2000	67	12.5%
2000-3999	29	5.4%
4000-5999	20	3.7%
6000-7999	30	5.6%
8000-9999	111	20.8%
10000-11999	46	8.6%
12000-13999	35	6.6%
14000-15999	37	6.9%
>16000	159	29.8%

Income Sources		
	# families	%
TANF	30	5.6%
SS	175	32.8%
SSI	171	32.0%
Other Welfare Assist	437	81.8%
Pension Benefits	0	0.0%
Wages	475	89.0%
Other	351	65.7%
Private Benefits	19	3.6%
Asset Income	8	1.5%

Table 10
Peach County

Family size		
	# families	total
1	55	55
2	41	82
3	37	111
4	29	116
5	16	80
6	3	18
7	1	7
8	0	0
9	0	0
10	0	0
11	0	0
12	0	0
Total	182	469
Average	2.57	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	54	29.7%
36-61	81	44.5%
62 & over	47	25.8%

Gender of HoH		
	# of families	%
Female	174	95.6%
Male	8	4.4%

Race of HoH		
	# of families	%
#1 (White)	6	3.3%
#2 (Black/African-American)	176	96.7%
#3 (American Indian/Alaska Native)	0	0.0%
#4 (Asian)	0	0.0%
#5 (Native Hawaiian/Other Pacific Islander)	0	0.0%

Annual Family Income		
	# families	%
< 2000	27	14.8%
2000-3999	5	2.7%
4000-5999	4	2.2%
6000-7999	6	3.3%
8000-9999	62	34.1%
10000-11999	19	10.4%
12000-13999	5	2.7%
14000-15999	13	7.1%
>16000	41	22.5%

Income Sources		
	# families	%
TANF	9	4.9%
SS	71	39.0%
SSI	67	36.8%
Other Welfare Assist	155	85.2%
Pension Benefits	0	0.0%
Wages	162	89.0%
Other	92	50.5%
Private Benefits	6	3.3%
Asset Income	2	1.1%

Table 11
Pierce County

Family size		
	# families	total
1	5	5
2	4	8
3	4	12
4	5	20
5	3	15
6	1	6
7	0	0
8	0	0
9	0	0
10	0	0
11	0	0
12	0	0
Total	22	66
Average	3.00	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	9	40.9%
36-61	10	45.5%
62 & over	3	13.6%

Gender of HoH		
	# of families	%
Female	20	90.9%
Male	2	9.1%

Race of HoH		
	# of families	%
#1 (White)	10	45.5%
#2 (Black/African-American)	12	54.5%
#3 (American Indian/Alaska Native)	0	0.0%
#4 (Asian)	0	0.0%
#5 (Native Hawaiian/Other Pacific Islander)	0	0.0%

Annual Family Income		
	# families	%
< 2000	14	5.9%
2000-3999	12	5.1%
4000-5999	8	3.4%
6000-7999	13	5.5%
8000-9999	53	22.5%
10000-11999	33	14.0%
12000-13999	28	11.9%
14000-15999	18	7.6%
>16000	57	24.2%

Income Sources		
	# families	%
TANF	1	4.5%
SS	7	31.8%
SSI	8	36.4%
Other Welfare Assist	21	95.5%
Pension Benefits	0	0.0%
Wages	21	95.5%
Other	20	90.9%
Private Benefits	0	0.0%
Asset Income	0	0.0%

Table 12
Rockdale County

Family size		
	# families	total
1	71	71
2	53	106
3	60	180
4	41	164
5	21	105
6	8	48
7	2	14
8	6	48
9	1	9
10	1	10
11	1	11
12	0	0
Total	265	766
Average	2.89	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	61	23.0%
36-61	150	56.6%
62 & over	54	20.4%

Gender of HoH		
	# of families	%
Female	242	91.3%
Male	22	8.3%

Race of HoH		
	# of families	%
#1 (White)	28	10.6%
#2 (Black/African-American)	223	84.2%
#3 (American Indian/Alaska Native)	1	0.4%
#4 (Asian)	3	1.1%
#5 (Native Hawaiian/Other Pacific Islander)	0	0.0%

Annual Family Income		
	# families	%
< 2000	36	13.6%
2000-3999	15	5.7%
4000-5999	13	4.9%
6000-7999	19	7.2%
8000-9999	60	22.6%
10000-11999	23	8.7%
12000-13999	25	9.4%
14000-15999	8	3.0%
>16000	66	24.9%

Income Sources		
	# families	%
TANF	17	6.4%
SS	88	33.2%
SSI	80	30.2%
Other Welfare Assist	205	77.4%
Pension Benefits	0	0.0%
Wages	235	88.7%
Other	166	62.6%
Private Benefits	17	6.4%
Asset Income	6	2.3%

Table 13 Ware County

Family size		
	# families	total
1	100	100
2	49	98
3	53	159
4	49	196
5	24	120
6	9	54
7	4	28
8	1	8
9	2	18
10	0	0
11	0	0
12	0	0
Total	291	781
Average	2.68	

Age of HoH (as of 12/1/11)		
	# of families	%
35 & under	109	37.5%
36-61	107	36.8%
62 & over	75	25.8%

Gender of HoH		
	# of families	%
Female	273	93.8%
Male	18	6.2%

Race of HoH		
	# of families	%
#1 (White)	77	26.5%
#2 (Black/African-American)	213	73.2%
#3 (American Indian/Alaska Native)	1	0.3%
#4 (Asian)	0	0.0%
#5 (Native Hawaiian/Other Pacific Islander)	0	0.0%

Annual Family Income		
	# families	%
< 2000	45	15.5%
2000-3999	12	4.1%
4000-5999	16	5.5%
6000-7999	19	6.5%
8000-9999	84	28.9%
10000-11999	39	13.4%
12000-13999	27	9.3%
14000-15999	21	7.2%
>16000	28	9.6%

Income Sources		
	# families	%
TANF	8	1.0%
SS	106	36.4%
SSI	87	29.9%
Other Welfare Assist	239	82.1%
Pension Benefits	0	0.0%
Wages	257	88.3%
Other	227	78.0%
Private Benefits	13	4.5%
Asset Income	20	6.9%

F. FSS Program Outreach

All current Housing Choice Voucher program participants living in a county in which the FSS Program is available are given an opportunity to apply for admission. At start-up of each local FSS Program, a descriptive brochure will be sent to all Housing Choice Voucher program participants where the FSS program is offered. The brochure describes the purpose of the program, services offered, and the benefits of participation.

The phone number of the local FSS office is included so that families may request additional program information. FSS information has been provided to each Regional Office and to both general and minority media. Families are provided FSS information and asked if they are interested in participating in the FSS Program at recertification, renewal, and portability briefings. In addition, FSS Coordinators conduct outreach activities on an ongoing basis via phone, mail, group presentations, and through the media.

G. Selection Criteria

DCA has elected not to establish preferences for admission into the FSS Program. Admission is on first-come, first-serve basis. DCA's selection criteria will ensure non-discrimination with regard race, color, sex, religion, national origin, family status, or disability.

A family's decision not to participate in the FSS Program does not affect the family's participation in the Housing Choice Voucher program.

➤ *Eligibility*

All Housing Choice Voucher families (living in a county in which the FSS Program is available) are eligible for participation in the FSS Program. However, families having a delinquent promissory note with DCA or other PHAs and who have elected not to enter into a repayment agreement (executing a promissory note), are ineligible for program participation.

All adult family members are eligible to participate in the FSS program; however a family member can enroll in the program only if the head of household enrolls. The head of the FSS family is the head of household for purposes of determining income eligibility and rent and as defined in the DCA's Administrative Plan.

Families are not excluded from the program based on the family's likelihood of success.

DCA will deny FSS participation a second time if the family previously participated and did not meet its FSS obligations or was terminated from the FSS program.

➤ ***Incentives for Participation***

DCA offers these participation incentives: the establishment and maintenance of the family's FSS escrow account and coordination of services.

➤ ***Application Procedures***

At start-up, program information is sent to each Housing Choice Voucher family living in the counties in which the FSS Program is offered. Interested families are instructed to contact the FSS office or call for additional information.

➤ ***Orientation Procedures***

Attendance at the orientation sessions is mandatory for families wishing to enroll in the FSS program. Applicants failing to attend the orientation session are ineligible for participation in the FSS Program until completion of an orientation session. The orientation sessions are used to explain in detail the purpose, goals and objectives of the FSS Program, as well as the benefits and responsibilities of program participation.

➤ ***Enrollment Procedures***

Families who complete the orientation process are given the opportunity to enroll in the FSS program. Program applicants meet with the FSS Coordinator to access and discuss the support services likely needed to achieve self-sufficiency. Enrollment is completed when the head of household signs a FSS Contract of Participation.

➤ ***Screening Procedures***

Refer to eligibility.

H. Personal Needs Assessment

Families selected for FSS participation undergo a personal needs assessment interview with an FSS coordinator to determine the specific support services the family is likely to need to succeed in the FSS Program. The personal needs assessment evaluates the participant's educational background, job skills and employment potential, as well as the support services the participant is likely to need, including child care, transportation and counseling. The assessment focuses on the participant's talents, interests, short and long-term goals, skills, needed support services and special problems.

Social services often needed by families include:

- Child Care
- Transportation
- GED
- Secondary, post-secondary and vocational education

- Job training and placement
- Career counseling
- Substance/alcohol abuse treatment and counseling
- Money management and home ownership counseling
- Parenting skills counseling

I. Individual Training and Services Plan

Following completion of the personal needs assessment, the participant and the FSS Program Coordinator prepare the Individual Training and Services Plan (ITSP). The ITSP includes the support services to be provided by DCA and participating agencies, the activities to be completed by the participant, and the mutually agreed upon completion dates for the services and activities.

The ITSP includes specific interim and final goals. Completion of these goals measures the family's progress. Every head of household has a final goal to seek and maintain suitable employment, as determined by DCA based on the skill, education, and job training of the FSS head of household and on the available job opportunities within the area where the individuals live. The ITSP need not require that employment be maintained for the duration of the family's participation in the FSS Program. Rather the ITSP may provide a specific time period for education or job training prior to requiring suitable employment. The ITSP specifically defines suitable employment. This definition is based in part on the results of the Personal Needs Assessment and the local job market and is mutually agreed upon by an FSS Coordinator and the head of household.

If the family is a recipient of welfare assistance, the ITSP must include an interim goal that the family will become independent from welfare assistance and remain independent from welfare assistance for at least one year before the Contract of Participation or any extensions expire. The ITSP is signed by the FSS Coordinator and the head of household. Any other family members electing to participate will sign their own ITSP.

J. Contract of Participation

DCA and the family enters into a five-year Contract of Participation. The Contract details the terms and conditions governing participation in the FSS Program and is signed by the FSS Coordinator and the head of household. The ITSP is incorporated as a part of the FSS Contract.

➤ *Employment Obligation*

As a condition of the Contract, the head of household is required to seek and maintain suitable employment as defined in the ITSP. Although seeking and maintaining employment may be interim goals in the ITSP, family members other than the head of household are not required to fulfill this goal as a condition of the family's continued participation in the FSS program. Seeking employment includes such activities as applying for work, interviewing, and otherwise following up on employment opportunities.

➤ ***Compliance with Terms of the Housing Choice Voucher Program***

The Contract of Participation requires the family to comply with the conditions of Housing Choice Voucher Program. Failure to comply with these conditions could lead to termination of the FSS Contract.

➤ ***Monitoring of Progress***

The Coordinator is required to review the progress of each FSS participating family not less than quarterly. During the first year of the Contract all reviews are to be completed in person. After the first year, two reviews may be completed over the phone with two completed in person. The review includes an evaluation of the family progress in meeting final goals, the availability and need for support services, and the need to amend the ITSP or extend the Contract of Participation. As part of the review, an FSS Coordinator may contact employers, caseworkers, instructors, and others who are assisting the family in meeting its goals. The results of the quarterly review are provided to the head of household and a copy is placed in the family file.

➤ ***Modification to the Contract of Participation***

The Contract of Participation may be modified upon mutual agreement by the FSS family and FSS Coordinator. Changes to the Contract may be made to designate another family member as head of the FSS family, delete or add family members to the program, modify the ITSP, or extend the term of the Contract. All changes to the Contract must be made in writing and signed by the head of household and the FSS Coordinator. The head of the FSS family is the same individual who is listed as head of household for the purpose of determining income eligibility and rent in the Housing Choice Voucher Program. A new head of household may be designated in conformance with the procedures in the DCA's Administrative Plan.

Adult family members other than the head of household may enroll in or withdraw from the FSS Program at any time. Enrollment in the program requires completion of an ITSP and an amendment to the Contract. Withdrawal from the program requires an amendment to the Contract to delete the former participant's name and ITSP.

➤ ***Unavailability of Supportive Services***

The ITSP may be modified to revise interim and final goals and add or delete supportive services. If supportive services that are required as part of the ITSP are unavailable because a social service agency has failed to deliver the service, the FSS Coordinator will make a good faith effort to obtain these services from another agency. If a service is unavailable from another agency, the FSS Coordinator and the head of household-in consultation with the PCC-shall determine if there is another similar service available that will fulfill the same purpose. If another similar service is unavailable, the FSS Coordinator and head of household will determine whether the service is integral to the family's advancement or progress toward self-sufficiency. If the service is not integral to the family's progress, the ITSP will be amended to delete the service. If the service is determined to be integral to the family's progress, the

Contract shall be declared null and void. The family's rental assistance shall continue, but the FSS escrow account balance shall be forfeited.

➤ ***Contract Extension***

The Contract of Participation may be extended for good cause for a period not to exceed two years. Request for extensions must be made in writing to the FSS Coordinator. The FSS Coordinator and the Field Operations Manager shall review the extension request and determine whether the circumstances for the request were beyond the family's control. Circumstances beyond the family's control may include, but are not limited to, serious illness, involuntary loss of employment, or delay in receiving support services. Requests for extensions merely to allow the family to increase the balance of their escrow account or to seek a new job because of loss of employment due to poor performance will be denied.

DCA may also extend the Contract to allow the family to meet the interim goal of remaining off welfare assistance for at least one year before the expiration of the Contract.

➤ ***Noncompliance with the Contract of Participation***

Families failing to comply with the terms and conditions of the Contract of Participation may be subject to the following actions:

- Withholding of supportive services
- Termination of the family's participation in the FSS Program (and forfeiture of the family's escrow savings account, if applicable)
- May be terminated from Housing Choice Voucher Program.

Case management services are a vital part of the FSS Program and shall be withdrawn only as a last resort in instances in which the family is making little or no effort toward meeting its final goals or has intentionally disregarded program policies. Services and assistance shall not be withheld without offering the family an opportunity for an informal hearing in accordance with the hearing procedures described in the DCA's Administrative Plan.

See Addendum I

➤ ***Termination of the Contract of Participation***

The Contract of Participation may be terminated before its expiration date. Terminated families are offered an informal hearing. The Contract may be terminated under the following circumstances:

- Mutual consent of the FSS Coordinator and FSS head of household;
- Failure of the family to comply with the terms of the Contract (including instances in which the family has moved outside of the FSS Program's jurisdiction);
- Withdrawal from the FSS Program by the family;

- Other acts that are deemed by the Field Operations Manager and FSS Coordinator to be inconsistent with the purpose of the FSS Program; or
- Inconsistent with the purpose of the FSS Program; or
- Operation of law or termination from the Housing Choice Voucher Program

➤ ***Completion of the Contract of Participation***

The Contract is complete when:

The FSS family has fulfilled all obligations under the contract before the expiration of the contract term (or extension), and the head of household certifies that no household member has received federal, state, or local welfare assistance for a year;

Or

30% of the family's monthly-adjusted income equals or exceeds the Payment Standard for the size unit for which the family qualifies and the head of household certifies that no household member is receiving federal, state, or local welfare assistance at that specific time.

In instances where the TTP exceeds the gross rent for the unit the family is in, but does not exceed the Payment Standard for the size unit for which the family qualifies, the family may remain eligible to receive an escrow credit for 6 months if they remain in the same unit.

After completion of the Contract, the family may continue receiving some of the support services that were provided as part of the FSS Program in order to assist the family in making the transition to and maintaining self-sufficiency. The decision to continue support services will be at the discretion of the agency providing the service.

K. Portability

A family participating in DCA's FSS program must lease an assisted unit in DCA's jurisdiction for a minimum period of 12 months after the effective date of the FSS contract.

After the first 12 months of the FSS contract, the FSS family may move outside DCA's jurisdiction under portability procedures.

A porting FSS family may participate in the FSS program of the receiving housing authority, if the receiving housing authority allows the family to participate in its program. The receiving housing authority is not obligated to enroll a porting FSS family in its FSS program.

DCA will transfer the escrow account of families when the receiving housing authority absorbs the family into its FSS and Housing Choice Voucher program.

If the receiving housing authority will not absorb the FSS family into their Housing Choice Voucher program, DCA will maintain the FSS escrow amount.

A family participating in another housing authority's FSS program must lease an assisted unit in one of DCA's counties with an FSS program. Once the lease becomes effective, DCA will

enter into a new contract of participation with the FSS family for the remaining time in the family's initial contract. The initial income and rent information from the contract executed when the family first began its FSS participation must be used.

➤ ***Moves within DCA Jurisdiction***

FSS families may transfer from one FSS program within DCA's jurisdiction to another within DCA's jurisdiction at any time; provided, however, the family meets all of the criteria contained in DCA's Administrative Plan. Because the FSS program is a partnership effort among numerous local agencies, each serving a different population and having its own service area, it may not be possible for a family to move outside the FSS program jurisdiction and retain all of the support services that are required as part of the Contract of Participation. Therefore, while FSS families may move anywhere within the DCA's jurisdiction, they may continue in the FSS Program only if all of the integral support services are available to serve the family in its new location. These services may be provided by the original agency providing the same or similar service. Families that are unable to continue in the FSS Program will forfeit the balance in their escrow accounts.

L. Escrow Account

An escrow account is established for each family participating in the FSS Program. The escrow accounts are credited with increases in family rent due to increases in family's earned income. Increases in unearned income are not included when calculating the escrow credit.

➤ ***Combined Account***

DCA deposits escrow funds for all participating families in a single, interest-bearing depository account in HUD-approved investments. Interest income from the combined account is prorated and credited to each family's account. Families who have fraudulently under-reported their earned income and DCA decides not to terminate assistance, the family's escrow credit will be based on the lower rent originally calculated. In addition, interest is not credited on unpaid tenant rents.

DCA submits an annual statement to each family at the end of the calendar year. The statements include the following information:

- Beginning balance
- Amount credited to the account due to earned income
- Amount deducted prior to determining investment interest
- Interest earned
- Ending balance

➤ ***Caps on FSS Account Contribution***

In general, the amount credited to the escrow account is the increase in family rent due to increases in the family's earned income. For very low income families, the credit is the lesser of 30 percent of the family's current monthly adjusted income less the family rent excluding increases in the family's baseline earned income or the current family rent less the baseline family rent. For low-income families the calculation is computed in the same manner except that the FSS credit cannot exceed the amount computed for 50 percent of the median income. Families that are above low income are ineligible for any escrow credit.

To establish the baseline rent and earned income, an interim reexamination shall be performed at the written request of the family before the Contract of Participation is signed, if an interim or annual recertification has not been performed within 120 days prior to the effective date of the FSS Contract of Participation.

If the family will not submit a written request for an interim reexamination and an interim or annual recertification has not been performed within 120 days prior to the proposed effective date of the FSS Contract of Participation, the FSS applicant's name will be placed back on the FSS waiting list.

M. Waiting List

DCA will maintain a waiting list of Housing Choice Voucher families that have expressed interest in being participants in the Family Self-Sufficiency (FSS) Program. These waiting lists will be maintained by each FSS Coordinator for each county that the FSS program is administered. In order to establish a FSS waiting list pool, a letter inviting placement on the FSS waiting list will be mailed to all eligible Housing Choice Voucher families in the county. The letter will provide the client with information regarding the FSS program, advise that the letter must be returned to DCA within 15 business days, and that placement on the FSS waiting list will be in order of return postmark.

The FSS Coordinator will pull from the top of the FSS waiting list whenever an FSS slot becomes available. If the potential FSS participant has not been recertified within the last 120 days, the FSS Coordinator will give the client an option of being placed back on the waiting list to await another FSS slot or to submit a written request that an interim recertification be completed.

If the potential participant is contacted and either indicates no further interest in the program or fails to respond to the recruitment letter within 15 days of the date it is mailed, the waiting list file will be documented. The potential participant will be deleted from the waiting list pool and sent the removal from waiting list letter.

Addendum I
DISBURSING THE FSS ESCROW ACCOUNT POLICY
(Effective February 1, 2001)

The FSS family requesting a disbursement (final or partial) must be in full compliance with the provisions of the Housing Choice Voucher Program.

FINAL DISBURSEMENT

- A. The amount in an FSS account, less any amount owed to DCA by the FSS family, is paid to the head of the FSS family:
1. Family has completed all of its FSS Contract responsibilities as identified in the FSS Contract of Participation, including the requirement that no member has been a recipient of welfare assistance for twelve months; **or**
 2. 30% of the family's monthly adjusted income (generally, but not necessarily, the Total Tenant Payment) meets or exceeds the Fair Market Rent (FMR) amount for the unit size for which the family qualifies and the head of the family certifies that, to the best of his/her knowledge and belief, no family member is receiving Federal, state, or local welfare assistance at that time.
- B. In situations where the FMR is set very high, it is possible for 30% of the family's monthly-adjusted income to not meet or exceed the FMR for the unit size for which the family is qualified while the family's Total Tenant Payment may meet or exceed the unit Gross Rent. While the family's HAP Contract is in a six-month zero assistance period, the family may continue to earn escrow monies if the FSS Contract has not been completed as identified above.
- C. *Welfare assistance* means, for purposes of the FSS program only, income assistance from Federal or State programs, and includes only cash maintenance payments designed to meet a family's ongoing basic needs.

Welfare assistance **does not** include:

- Non-recurrent, short-term benefits that are designed to deal with a specific crisis or need, are not intended to meet recurrent or ongoing needs, and will not extend beyond four months;
- Work subsidies such as payments to employers or third parties to help cover the costs of employee wages, benefits, supervision and training;
- Supportive services such as child care and transportation provided to families who are employed;
- Refundable earned income tax credits;
- Contributions to and distributions from Individual Development accounts under TANF;

- Services such as counseling, case management, peer support, child care information and referral, transitional services, job retention, job advancement and other employment-related services that do not provide basic income support;
 - Transportation benefits provided under a Job Access or Reverse Commute project, pursuant to section 404(k) of the Social Security Act, to an individual not otherwise receiving assistance;
 - Amounts solely directed to meeting housing expenses;
 - Amounts for health care;
 - Food stamps and emergency rental & utilities assistance; and
 - SSI, SSDI, or Social Security.
- D. If the family does not receive welfare assistance, but has not met its FSS obligations on or before completing the term of the FSS Contract of Participation, the family is not eligible for the escrow.
- E. The intergenerational family whose head becomes independent of welfare assistance, but whose adult family member with a child continues to receive TANF is not eligible for the escrow because ALL family members must be free of Federal and state welfare assistance.
- F. The family may use the final disbursement of escrow account funds without restriction.
- G. Before disbursing the funds, DCA must verify that the family is no longer receiving welfare assistance:
- Requesting copies of recent documents indicating the family is no longer receiving welfare assistance; or
 - Contacting the welfare agency; or
 - Requesting the head of the family sign a self-declaration statement indicating that no family member receives welfare assistance.
- H. DCA cannot restrict a family's use of FSS escrow account funds withdrawn by the family unless the funds are withdrawn to aid in the completion of an interim goal.
- I. If the head of the family dies and the remaining members of the family choose not to continue participating in the program and the family's contract of participation obligations have not been met; the escrow funds will be forfeited.
- J. If two adults split up, the family member retaining the Housing Choice Voucher assistance and is already the head of the FSS family, is eligible to receive the escrow. If the family member retaining the Housing Choice Voucher was not designated as the head of the FSS family, he or she may now designate himself or herself to receive the escrow.
- K. The Field Operations Manager must approve final disbursement.

PARTIAL DISBURSEMENT FROM THE ESCROW ACCOUNT

- A. DCA will only disburse a portion of funds from the family's Escrow Account during the Contract of Participation period to complete interim goals.
- B. The following pre-requisite will be followed before a partial disbursement:
1. FSS participant must complete budget counseling, which can be provided by the FSS Coordinator or a qualified third party;
 2. FSS Coordinator must determine the FSS participant has demonstrated a commitment to following suggested courses of action resulting from the budget counseling sessions;
 3. FSS participant must have accomplished certain interim goals which demonstrate to the FSS Coordinator a commitment to completing final program goals;
 4. FSS participant must provide written verification of their efforts to obtain funds from other sources;
 5. FSS participant must provide written request for partial disbursement;
 6. FSS participant must provide a minimum of three estimates, wherever possible, except school tuition or other school costs and job training expenses; and
 7. FSS Coordinator will not submit for approval more than two partial disbursements within a 12-month period.
- C. The partial disbursement must be consistent with the purposes of the Contract and can include:
- School tuition or other school costs.
 - Job training expenses.
 - Business start-up expenses.
 - Incidental equipment, clothing, etc., needed to seek employment, for employment or attend school.
 - Car when public transportation is unavailable or inaccessible to the family and the car is needed to seek or maintain employment or attend school.
 - Car repair when all other sources of funds have been exhausted and the car is needed to seek or maintain employment for or to attend school.
- D. If a family receives a partial disbursement from their escrow account prior to completing the Contract, the partial disbursement does not have to be repaid to DCA if they drop out of the FSS program, unless the disbursement was based on fraud or misinformation by the family.
- E. The Field Operations Manager must approve partial disbursement.

FORFEITING ESCROW ACCOUNT

The FSS Escrow Account is forfeited if:

- The FSS Contract of Participation is terminated;
- The FSS Contract of Participation is completed but the family is receiving welfare assistance when the contract expires, including extensions;
- The FSS participant voluntarily withdraws from the FSS Program prior to program completion;
- Mutual consent of the parties;
- The failure of the FSS family to meet its obligations under the contract of participation without good cause;
- The FSS participant engages in such acts deemed inconsistent with the purpose of the FSS Program; or
- DCA determines, in accordance with the hearing procedures, that the FSS family has failed to comply without good cause with the requirements of the FSS Contract of Participation. The exception is when the only basis for noncompliance with the FSS Contract of Participation is failure to become independent from welfare assistance.

ADDENDUM II

MEMORANDUM

TO: Family Self-Sufficiency (FSS) Program Participants

FROM: Terry Ball, Director, Community Services Division

SUBJECT: New Program Regulations

DATE: November 1, 1999

I would like to commend each of you for choosing to participate in the Family Self-Sufficiency Program (FSS). It remains a Section 8 voluntary program designed to help families achieve self-sufficiency and economic independence. Recently, the federal government issued new program mandates. As a result, the U. S. Department of Housing and Urban Development (HUD) has established new requirements for the administration of the Section 8 Rental Assistance Program and the Family Self-Sufficiency Program.

Effective October 1, 1999 the following regulations went into effect:

- (1) DCA must terminate both the Section 8 Rental Assistance and the Family Self-Sufficiency Program assistance for FSS participating households in the following situations:
 - (a) The participating FSS household is found to have fraudulently violated the terms and conditions of the Family Self-Sufficiency Program “Contract of Participation” or the Section 8 Rental Assistance Program “Grounds for Denial or Termination of Assistance”; or,
 - (b) The participating FSS household fails to comply, without good cause, with the family’s FSS Contract for Participation.
- (2) DCA will not terminate the Section 8 Rental Assistance for any FSS participating family that voluntarily withdraws from the Family Self-Sufficiency Program.
- (3) Any FSS participating family that leaves the Family Self-Sufficiency Program for any reason (Voluntarily or Terminations), other than completion of the FSS Contract of Participation, will forfeit any funds accrued in the FSS Escrow Account.

These are important changes; however, I want to strongly encourage you to continue your participation in the Family Self-Sufficiency Program. The FSS program provides real opportunities to continue your education and to achieve homeownership.

Any monies earned and credited to your Escrow Account can be released to you under certain conditions to help you achieve the goals outlined in your FSS Contract of Participation. Several Georgia families have already realized their dreams through this program. Since the beginning of the FSS Program, twenty (20) families have become homeowners using \$40,000 from their escrow accounts to make these dreams possible.

Again, I commend you for your efforts to become self-sufficient and assure you that our Family Self-Sufficiency Program staff remains committed to your successful completion of your FSS Contract of Participation. **You are not required to take any action to continue your participation in the Family Self-Sufficiency Program.** If you have any questions about these new federal regulations I urge you to speak directly with your FSS Program Coordinator.

Following are the telephone numbers for each of our FSS Program Coordinators:

Clarke, Newton, & Rockdale Counties, Eugenia Whitted (706) 583-2513
Dougherty & Lee Counties, Anitra Daniels-Williams (229) 430-6466
Carroll & Douglas County, Sonji Greene-Prothro (770) 836-3165
Houston & Peach Counties, Sandra Grimes (478) 374-6961
Lowndes County, Kathleen Parson (912) 287-4008
Coffee, Pierce, and Ware Counties, Charles Paulk (912) 287-4949

*** FSS Coordinators' information updated 12/01/11**

Addendum III

Changes to Addendum II

In reference to Part 1 of Addendum II, the verbiage “DCA must terminate” will change to DCA may terminate.